

IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

UNITED STATES OF AMERICA	:	DATE FILED:
v.	:	CRIM. NO.:
LISA DARBY	:	VIOLATIONS: 18 U.S.C. §1344 (bank fraud - 4 counts)

INDICTMENT

COUNT ONE

THE GRAND JURY CHARGES THAT:

At all times material to this indictment:

1. Philadelphia Telco Credit Union ("Telco") was a financial institution insured by the National Credit Union Share Insurance Fund (charter number 66158).
2. From in or about July 2001 to in or about August 2002, in the Eastern District of Pennsylvania and elsewhere, defendant

LISA DARBY

knowingly executed and attempted to execute a scheme to defraud Telco and to obtain monies owned by, and under the care, custody and control of Telco, by means of false and fraudulent pretenses, representations and promises.

THE SCHEME

3. Defendant **LISA DARBY**, while employed by Telco from on or about May 17, 2001 until on or about July 25, 2001, altered account information for Telco customer "KC," and, unbeknownst to KC, had a check card and checks for his account sent to a different address.

4. From on or about August 1, 2001 until on or about August 18, 2001, defendant **LISA DARBY** used the check card to make, or attempt to make, withdrawals and/or purchases from KC's Telco account totaling approximately \$11,000.00.

In violation of Title 18, United States Code, Section 1344.

COUNT TWO

THE GRAND JURY FURTHER CHARGES THAT:

At all times material to this indictment:

1. Sovereign Bank ("Sovereign") was a financial institution insured by the Federal Deposit Insurance Corporation (certificate number 29950).

2. From in or about July 2001 to in or about August 2002, in the Eastern District of Pennsylvania and elsewhere, defendant

LISA DARBY

knowingly executed and attempted to execute a scheme to defraud Sovereign and to obtain monies owned by, and under the care, custody and control of Sovereign, by means of false and fraudulent pretenses, representations and promises.

THE SCHEME

3. Defendant **LISA DARBY**, while employed by Philadelphia Telco Credit Union ("Telco") from on or about May 17, 2001 until on or about July 25, 2001, altered account information for Telco customer "KC," and, unbeknownst to KC, had a check card and checks for his account sent to a different address.

4. Defendant **LISA DARBY**, and others known and unknown to the grand jury, deposited fraudulently obtained Telco checks into several Sovereign accounts in the names of other people and then made withdrawals and point of sale purchases from these accounts as follows:

OPENED ON OR ABOUT	NAME	FRAUDULENT CHECK DEPOSIT AMOUNT	CASH WITHDRAWN/ PURCHASES
November 7, 2001	"JLB"	\$3,623	\$538.50
February 12, 2002	"CL"	\$3,460	\$3,658.71
June 14, 2002	"FB"	\$3,960	\$3,235.00
July 9, 2002	"AH"	\$3,950	\$4,313.50
August 15, 2002	"MF"	\$4,450	\$4,225.04

5. Approximately \$15,970 was withdrawn from the accounts.

In violation of Title 18, United States Code, Section 1344.

COUNT THREE

THE GRAND JURY FURTHER CHARGES THAT:

At all times material to this indictment:

1. Philadelphia Telco Credit Union ("Telco") was a financial institution insured by the National Credit Union Share Insurance Fund (charter number 66158).
2. From in or about July 2001 to in or about August 2002, in the Eastern District of Pennsylvania and elsewhere, defendant

LISA DARBY

knowingly executed and attempted to execute a scheme to defraud Telco and to obtain monies owned by, and under the care, custody and control of Telco, by means of false and fraudulent pretenses, representations and promises.

THE SCHEME

- 3 Defendant **LISA DARBY**, while employed by Telco from on or about May 17, 2001 until on or about July 25, 2001, took two checks belonging to Telco customers, "WC" and "DT," in order to steal funds from their Telco account.
4. Defendant **LISA DARBY** provided these checks to an individual known to the grand jury, who deposited them into a Sovereign Bank ("Sovereign") account in the name of "SB."
5. On or about August 30, 2001, a check in the amount of \$3,075.09, drawn on the "WC/DT" account was deposited in the "SB" account at Sovereign.
6. On or about August 31, 2001, a second check, in the amount of \$3,102.45, also drawn on the "WC/DT" account, was deposited in the SB account at Sovereign.

7. Multiple ATM and point of sale transactions were then made from SB's account.

In violation of Title 18, United States Code, Section 1344.

COUNT FOUR

THE GRAND JURY FURTHER CHARGES THAT:

At all times material to this indictment:

1. Sovereign Bank ("Sovereign") was a financial institution insured by the Federal Deposit Insurance Corporation (certificate number 29950).
2. From in or about July 2001 to in or about August 2002, in the Eastern District of Pennsylvania and elsewhere, defendant

LISA DARBY

knowingly executed and attempted to execute a scheme to defraud Sovereign and to obtain monies owned by, and under the care, custody and control of Sovereign, by means of false and fraudulent pretenses, representations and promises.

THE SCHEME

3. Defendant **LISA DARBY**, while employed by Philadelphia Telco Credit Union ("Telco") from on or about May 17, 2001 until on or about July 25, 2001, took two checks belonging to Telco customers, "WC" and "DT," in order to steal funds from their Telco account.
4. Defendant **LISA DARBY** provided these checks to an individual known to the grand jury, who deposited these checks into a Sovereign account in the name of "SB."
5. On or about August 30, 2001, a check in the amount of \$3,075.09, drawn on the "WC/DT" account was deposited in the "SB" account at Sovereign.
6. On or about August 31, 2001, a second check, in the amount of \$3,102.45, also drawn on the "WC/DT" account, was deposited in the SB account at Sovereign.

7. Multiple ATM and point of sale transactions were then made from SB's account.
In violation of Title 18, United States Code, Section 1344.

A TRUE BILL:

GRAND JURY FOREPERSON

PATRICK L. MEEHAN
United States Attorney